

Liberty Loan Supplement

Anyone wishing information about the third Liberty Loan not contained in this Supplement, may receive it quickly by addressing the Publicity Committee, Central Liberty Loan Committee, 1016 East Main Street, Richmond, Va.

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Answers Given to All Questions That Can Be Asked Concerning The Loan

Q. What is the Third Liberty Loan?
A. It is a loan of money by the people of the United States to their government.

Q. Why does the United States government borrow money?

A. Because we are forced to defend ourselves against the attacks on American honor and American rights by the German government, and therefore must have money to equip and maintain our army and navy. We need money also in order to lend to those nations with whom we are making common cause in this war.

Q. Are not the ordinary receipts of our government from taxes, etc., sufficient to do this?

A. No; the ordinary receipts of the government are about one and a quarter billion dollars a year, while our expenses of the war are estimated at one billion dollars per month.

Q. How is the government going to raise this large amount of money?

A. By borrowing from the people and by taxes.

What Is a Government Bond?

Q. When I lend my money to the

United States government, what do I get in return?

A. You get a promissory note given by the United States government and bearing interest. This note is called a "bond."

Q. What, then, is a United States government bond?

A. It is the direct and unconditional promise of the United States of America to pay upon a certain date a specified sum of money in gold, together with interest at a specific rate, payable at specific dates until the bond matures, or is called for redemption.

Q. In what form is this promise?

A. It is engraved upon a sheet of distinctive paper used only for the money and securities of the United States, and is executed by the secretary of the treasury and by the registrar of the treasury and sealed with the treasury department seal, by acts of congress.

Q. Do I have to hold my bond until the date it is due before I get my money back?

A. No; you can sell your bond any time you desire. There is always a ready market for United States government bonds.

Q. How can such a sale be made?

A. Any bank, trust company, reliable bond dealer, or broker will be glad to sell your bond for you at any time.

Q. If necessary, could I borrow money on these bonds?

A. Yes; United States government

bonds are the best security which can be offered in borrowing money. They will obtain for you the best terms possible. Ask any bank if you desire to borrow money on your Liberty bonds.

Collecting Interest.

Q. Do I get any interest on my money while it is loaned to my government?

A. Yes; the government will pay you interest at the rate of 4-1/4 per cent. a year on the Third Liberty Loan bonds.

Q. How do I collect the interest?

A. Attached to each bond is an engraved sheet of interest coupons, one for each six months' period. When the interest date arrives, you cut off the interest coupon of that date and take it to any bank, where it may be cashed or deposited.

Q. How often do I get this interest?

A. Every six months.

Q. Is there any way I can collect my interest without having to cut the coupons?

A. Yes; you can get the government to give you a "registered" bond; that is, a bond without any coupons attached and with your name written on the bond; and each six months, as the interest falls due, the treasury department will send you by mail a check in payment of the interest.

Q. Then are there two kinds of Liberty bonds?

A. Yes; bonds with interest coupons attached, which are called "bearer" or "coupon" bonds, and bonds which do not have coupons attached,

which are called "registered" bonds.

Q. To whom is a coupon bond payable?

A. A coupon bond is payable to bearer.

Q. To whom is a registered bond payable?

A Registered Bond.

A. A registered bond is payable to the person whose name is written on its face and no other person. A registered bond can be transferred from one owner to another by the owner writing his name on the back of the bond in the presence of a witness authorized by the United States treasury department.

Q. Shall a married woman use her own name or her husband's?

A. Her own—Mrs. Mary Brown, not Mrs. John Brown.

Q. If I should sell my bond, how shall I transfer it to the next owner?

A. If it is a coupon bond, merely by delivery. Just hand it to the new owner.

Q. Supposing it is a registered bond?

A. You must execute the blank form

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BUY LIBERTY BONDS TO PROTECT OUR OWN HOMES

Editor Says Little Comforts for Loved Ones Are Useless if Big Danger Remains.

In a war book written about the engagements around Malines and Campenhout appears this incident:

A child of two came into the street as eight drunken soldiers were marching by. A man in the second file stepped aside and drove his bayonet into the child's stomach. He lifted the child into the air on his bayonet and carried it away, he and his companions still singing. The child screamed when the soldier struck it with his bayonet, but not afterwards.

Commenting upon the incident, Bruce Barton, editor of Every Week, writes:

"I do not often ask you to read unpleasant paragraphs. I do it now because, when it comes to writing about Liberty bonds, I feel like throwing aside all the fine words and telling you the whole truth as it appeals to me.

"And the truth is that I am not buying a nickel's worth of bonds to give Trieste to Italy or one single added colony to England or Alsace-Lorraine to France.

"I buy Liberty bonds because there is a two-year-old boy in my home—as there was in that nameless home in Malines.

"And because—so small has the world become—Malines is only just across the street from where I live.

"Prices are high. It is hard these days for a man with even a good income to buy food and clothes for his family.

The Great Necessity.

"But I ask myself over and over again, what good to my youngsters are food and clothes, if the spirit that fired Malines comes out of this war unrebuked?

"What sort of parents are you and I if we take care of the minor matters, such as food and clothes, and send our children out into a world where children may still be bayoneted and women ruthlessly slain?

"So long as they who bayoneted the child of Malines go singing through the streets of Belgium, there must be Liberty bonds.

"So long as the terror that stalked through Campenhout continues to hang over my house, there must be Liberty bonds.

"I do not know how it may be with you; but, with me, this Third Liberty Loan cuts down through the luxuries into what we used to think were necessities in our household.

"And we make the sacrifice gladly, for the sake of the great necessity.

KAISER'S SUBSIDIZED PULPITS SHOW ABERRATION OF HUN MIND

With the Germans, Destruction of the Ideals Civilization Has Striven For Has Become a Religion—Wilhelm Bestows Iron Crosses for Utterances of Pastors That Sicken the Mind of Right-Thinking Men.

German sermons are sound arguments for Americans to invest in the third Liberty Loan bonds.

Those who wade through the preachments of the kaiserized pulpits of Berlin, of Liegnitz, of Hamberg in Holstein, and of other spots in the Prussianized country, will awake to this realization.

The quotations that will follow in this article have been taken from "Hurrah and Hallelujah" written by the Rev. J. P. Bang, D. D., who is a professor of theology at the University of Copenhagen, in neutral Denmark.

Extracts from the sermons of four German preachers will suffice. There are scores of others that could be used. Their sermons in two instances have brought for their deliverers the decoration of the Iron Cross from the hand of the kaiser, the same kaiser that bestowed a medal to the man who sank the Lusitania. We stress the fact that the Iron Cross has gone to these clergymen, because in that case it is logical to suppose that their

religious views cease to be individual and become the official theology of the German empire itself with the imperial mark of favor upon it.

Pastor H. Francke.

"One thing, I think is clear: God must stand on our side. We fight for right and truth, for Kultur, and civilization and human progress, and true Christianity, against untruthfulness and hypocrisy and falseness, and un-Kultur and barbarism and brutality.

"Germany is precisely—who would venture to deny it?—the representative of the highest morality, of the purest humanity, of the most chastened Christianity.

"They envy us our freedom, our power to do our work in peace, to excel in virtue of ability, to fulfill our appointed task for the good of the world and humanity, to heal the world by the German nature, to become a blessing to the people of the earth.

"When we fight for victory, we

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THE THIRD LOAN

By WALT MASON.

Now once again you'll have a chance to buy yourself a bond, and help the allies out in France, in Belgium and beyond. In April now our Uncle Sam starts up another loan, and are you ready, as I am, to put up plunk and bone? It's little we old gents can do to help our armies win, but we can certainly come through with packages of tin. When everything is said and done, 'tis wealth will win the scrap, and there should be a flow of mon from every loyal chap. You are not asked to give away or sacrifice your dust; you lend to Uncle Sam—and, say, he's surely safe to trust! You are not asked to lend for fun; good interest you receive; if you've no bonds, when war is done, you'll rend your robe and grieve. Ah, then you'll hang your head in shame and sound a doleful note; you did not help to win the game and get the Prussian goat. But there is none with soul so dead he will not buy a bond, e'en though he has to cut out bread, and see his cook stove pawned. Let's march up cheerful, blithe and quick, and buy, and buy, and buy; for thus we'll make the Teuton sick, and soak him in the eye.

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BOYS OF UNCLE SAM WILL OPERATE ON HUNS' MADNESS

Every Vestige of War Disease Will Be Removed and Germ Isolated.

Every once in awhile you bump into some fellow who declares with a considerable show of impatience that this war isn't popular. He seldom goes farther than that, for he knows it isn't fashionable just now to throw stones at Uncle Sam. But he leaves a wide margin for inference. And he tells you that it could have been avoided.

It could have been avoided, possibly, but one cannot help but wonder how we would have stood in our own estimation, when the big fight finally ended, if we had stayed out, and how long it would have been before someone would have kicked us on the shins, just to show his contempt for us, and forced us into a fight anyway.

And in such a fight how many others would have piled upon us if we had begun to give the other fellow the licking he merited?

All Wars Are Unpopular.

Of course the war is unpopular. There was never a war that wasn't unpopular if sane mortals were waging it. Only fanatical wars ever are popular, and there the popularity is usually all corralled by the fanatics.

This war is about as unpopular as a broken log, but even so it will not let us go along and forget about it or neglect it any more than the broken log will. We must give each of them attention. Before we can walk handily, either individually or nationally, we must remove the trouble.

We have called in the doctor for this war. We are sending him, two million strong, to Potsdam Palace, Berlin, to minister to a mind diseased. We are hoping he will be successful in a little operation on this war madness, that he will be able to remove every vestige of it, and further to isolate its germ. He has a big job ahead of him.

And just now our chief duty is to see that he has all the necessary instruments, that nothing is lacking that might cause a slip-up.

Your individual part in curbing the war epidemic isn't over hard. Just buy a bond.

PRESIDENT WILSON ON THRIFT.

"I suppose not many fortunate by-products can come out of a war, but if the United States can learn something about saving out of this war it will be worth the cost of the war; I mean the literal cost of it in money and resources. I suppose we have several times overwasted what we are now about to spend. We have not known that there was any limit to our resources; we are now finding out that there may be if we are not careful."

